

EXHIBIT "A"

Schlee & Stillman, LLC

Physical Address: 9712 Belair Rd., Nottingham, MD 21236

Processing Address: P.O. Box 251298, West Bloomfield, MI 48325-1298

Affiliated with our servicer MDS

Phone: (888) 286-5001/Fax: (443) 588-0417/E-Mail: info@mdslegalsolutions.com

December 03, 2010

Joann Thomas

Defendant

C/O Persels And Asse

Columbia MD 21045-0000

Re: BOACLG
JOANN THOMAS
Account No.: 74973995439030

Dear JOANN THOMAS:

Pursuant to our conversation, a settlement agreement was reached to resolve the above mentioned account. Details are listed below:

One Time Payment made via: Business Check for \$15.00 on: 12/29/2010

THEN Monthly Payments made via: Business Check for \$15.00 beginning: 01/29/2011

THEN Monthly Payments made via: Business Check for \$345.00 beginning: 06/29/2011 until paid. The final payment of \$265.00 is due no later than 03/29/13.

For a total settlement of \$7,600.00

Payments must be received on or before the due date listed above. Further, unless otherwise stated or agreed, all funds should be paid in certified funds. Should a payment be made untimely or rejected by the banking institution, this offer may be void.

Please contact our office at (888) 286-5001 when you receive this letter to arrange satisfaction of your account.

The creditor may be required by law to report a completed settlement to one or more taxing authorities. The creditor nor the firm makes any representation about tax consequences this may have or any reporting requirements that may be imposed on the creditor. You may wish to consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement

Very truly yours,

Schlee & Stillman, LLC

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THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.
THIS COMMUNICATION IS FROM A DEBT COLLECTOR.